

### **DETAILED ACTION**

1. Claims 2-7, 9-20, 25-31, 33, 35 and 37 are pending in the present application.
2. Claims 1, 8, 21-24, 32, 34 and 36 have been cancelled.

### ***Drawings***

3. The drawings were received on March 25, 2008 and March 12, 2008. These drawings are acceptable.

### ***Allowable Subject Matter***

4. Claims 2-7, 9-20, 25-31, 33, 35 and 37 are allowed.
5. The following is an examiner's statement of reasons for allowance:

In the Office Action mailed December 12, 2007 claims 2-7, 9-20, 25-31, 33, 35 and 37 were noted as allowable. The prior art of record fails to teach automated aggregation and authentication of asset documents as cited in independent claims 2, 25, 31, 33 and 37. Specifically, inventorying an asset document into an associated record in a database on a flow basis, analyzing contents of the asset document to ensure compliance with a standard pursuant to securitization of multiple assets, wherein at least one of the multiple assets comprises a commercial mortgage loan, providing specific information on demand, and generating common information and/or missing data is not disclosed as claimed. Regarding independent claim 30, the prior art of record

fails to teach means for aggregating the information of a commercial mortgage loan wherein the means for aggregating has an asset analysis means for determining if the commercial mortgage loan is prepared for securitization; and extracting aggregated information pursuant to securitization of the multiple assets and alerting the user if any aggregated information is missing as cited.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Philip et al. US Patent 7,181,422 B1

Jannah et al. US Patent Application Publication No. 2002/0055905 A1

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Greta L. Robinson whose telephone number is (571)272-4118. The examiner can normally be reached on M-F 9:30AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tim T. Vo can be reached on (571)272-3642. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Greta L. Robinson/  
Primary Examiner, Art Unit 2168  
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